

0119. 1st Progress Report on Coolie Sangha Consolidation (Oct 1992)

ADATS' work with the Coolies of Bagepalli cannot be compartmentalised, except perhaps for administrative purposes. Though this is a general Report on the Old and CEP Areas, it has to be read as a sequel to the previous month's report on the DLDP 2nd Phase, which was written in 3 sections. In that sense this Report, written in October 1992, can be perceived as the 4th section of the preceding one.

Looking back at the past 10 months we are as amazed by the magnitude of responsibilities we dared to shoulder, as by the sheer volume of physical work carried out. In 1992, ADATS entered into the final stage of our work in Bagepalli taluk - Coolie Sangha Consolidation. This is the stage when material and non material preparations have to be made for responsible NGO withdrawal. This report is not going to chronologically list hundreds of issues and struggles undertaken by the CSUs or record all the physical events which occurred.

Instead we will attempt to describe the mood of our relationship with the Coolies as a logical continuation of our work with them into the last stage of intervention. We will deal with questions relating to wider impact.

When reading this report the reader has to keep a point in mind. Though identical efforts, already described at length in the previous report, were made in the education campaign of 1992 there was a major difference in content. This time it was not the mere imparting of information or knowledge. It was the raising of issues which, even if resolved for the moment, would continually keep coming up and have to be reckoned with by the Coolies over and over again in the years to come.

1. ORGANISATIONAL ELECTIONS

In the first 3 months of 1992 everyone concentrated on helping the CSUs make and implement their family plans¹. After that it was election time. Throughout the month of April, 330 CSU Representatives and 28 Cluster Secretaries had to be elected from 110 villages of Bagepalli taluk. And it had to be culminated with the election of the BCS Secretary for a 1 year term on May Day.

The BCS President, who is by law the chief returning officer for all elections within the Coolie Sangha, had to simultaneously conduct similar elections in 150 more villages of 3 more taluks.

It was a fairly gruelling 1 month exercise when practically all the Field Workers were pressed into election duty to ensure fair play and clockwork precision. At the end of the month elections had been held in 91 of 110 villages with postponements in 17% of the CSUs.

1.1. Election results

An analysis of the results shows that 35% of the elected CSU Representatives are women and this is a shade over the reserved quota of one-third. Landless Coolie families who form 9% of the membership are under represented with only 6% of CSU Representatives being landless. But Coolies owning 1 to 5 acres of land are slightly over represented. The "richer" Coolies in the CSUs are severely under represented. While they form 13% of membership, only 7% of elected CSU Representatives own more than 5 acres.

¹ Please see our report of last month on the DLDP 2nd Phase project

The caste wise break-up of the total membership and representatives shows fair representation across the board for middle and upper castes. But scheduled castes and tribes, who comprise 55% of the membership, are over represented with 60% of CSU Representatives.

April 1992 Election Results

No of functioning CSUs in Bagepalli taluk:		110	
No of villages where elections were held:		91	83%
No of CSU Representatives elected:		273	
No of Women Representatives:		95	35%
Representative Composition			
16	6%	Landless	285 9%
71	26%	0.1 to 1 acre	741 24%
57	21%	1.1 to 2 acres	604 19%
41	15%	2.1 to 3 acres	439 14%
28	10%	3.1 to 4 acres	247 8%
42	15%	4.1 to 5 acres	385 12%
18	7%	5.1 acres and above	410 13%
273	100%		3,111 100%
Normal Member Composition			
Representative Composition			
164	60%	Scheduled Castes/Tribes	1,711 55%
41	15%	Middle Castes	559 18%
68	25%	Forward Castes	841 27%
273	100%		3,111 100%
Normal Member Composition			

Please note: The above figures are for the whole of Bagepalli taluk and not for the Old and CEP Areas alone

1.2. Interpreting the figures

These figures go a long way to prove that a larger unification of an enlarged poor, across parochial caste and land-holding lines, has definitely been achieved by the BAGEPALLI COOLIE SANGHA. They also indicate almost imperceptible political shifts in the priorities of the Coolie Sangha.

Poverty is no more enshrined as a virtue. Coolies with small land holdings are keen on asset creation through the improvement of their holdings. But they do not want the Coolie Sangha to emulate the rich peasants in doing so. Thus the tendency for both, the landless as well as richer Coolies, to get under represented by one-third and one-half their strength in the CSUs, respectively.

1.3. The new BCS Secretary

On 1 May 1992 a new BCS Secretary was elected. A native of one of the oldest Clusters in Bagepalli where he made his debut as a VLW 10 years back, he had worked in the Chelur Area for 3 years as a Community Worker. Just before getting elected, he had worked in Chickballapur as a Field Worker for 3 years.

Farewells were said to the outgoing BCS Secretary who would be remembered for the clarity with which he tackled a difficult situation when, to put it in his own words, “a ruling family died, the government became private, and subsidies and reservations disappeared...”

The new BCS Secretary set himself an ambitious 3 point agenda for his 1 year term. Firstly, a total transparency would be achieved in money matters with each and every Member Coolie family and her family knowing the exact figures in the Sangha Funds, CCFs and decentralised budgets. Secondly, serious discussions would be initiated on financing the future. And thirdly, the Coolies would together examine ADATS’ future role in Bagepalli taluk.

With this 3 point check list at hand, yet another organisational year began for the BAGEPALLI COOLIE SANGHA.

2. TOTAL WITHDRAWAL OF ADATS

One of the first issues taken up by the new BCS Secretary was the imminent withdrawal of ADATS from Bagepalli taluk. This was a loaded question since a high degree of emotional dependency², even if different from material reliance, had developed over the years. Often were the times when we had to bale the BCS Secretary out with many a personal show of solidarity. Many weeks were spent on discussing what exactly was implied by withdrawal. We went beyond the cliché and started explaining the societal dynamics of responsible NGO withdrawal from an area.

ADATS spoke about the need to perform a higher and deeper role. We said that withdrawal was more than a mere mechanical action of physical distancing. But this could not be achieved without, at the same time, forcing a degree of detachment. The Coolies vehemently rejected our reasoning and we simply shelved it for the moment. We were sure that there was no need to force the pace. It could once again be taken up after some cool and sensible reflection had taken place.

We then spoke about withdrawal as an absolute imperative for fostering democracy and pluralism; how democracy and entrepreneurship were intrinsically linked together. This was something the Coolies could readily grasp and accept.

3. THE NEXT 100 YEARS

There are some actions which lose all meaning if carried out for measurable time periods. They gain content only when sustained for longer stretches in a people's history. The setting up of a revolving credit fund and struggle for basic human dignity are material and non-material examples of such efforts and activities which are best not started if they are to be abandoned after any conceivable time period. The feeding of undernourished, building of houses, or literacy efforts, for instance, are activities which can and should have finite life spans.

The Coolies of Bagepalli considered the Coolie Sangha to be an effort which gained meaning and content only when conceptualised beyond the scope of the measurable time period of our intervention. Just as we at ADATS could find sense in Coolie Sangha *building* only when we perceived it in 3 limited stages of 3 years each, the Coolies found their recognition only by keeping in mind that they were planning for a very long term entity, stretching into a mortal eternity.

At this stage of preparation for ADATS' withdrawal, the Coolies had to talk about continuity if at all they had to make any sense out of their immediate past history.

4. PERMANENCE AND POSTERITY³

It was therefore natural that the next Coolie discussions were focused on subtle differences between permanence and posterity. Permanence was understood as the mere continuing of activities already initiated by ADATS *at the same pace and level*. Whereas posterity was interpreted as permanence with creative adaptation and dynamic growth.

² Later in this report we will argue that it was not quite so innocuous

³ The commonly used Telugu words *Shashvadam* and *Bhoushath* are less hair splitting or semantic in meaning than the English translation of these terms

ADATS was quick to realise that only by hammering out paths for posterity from their evident craving for permanence could democracy be born. Democracy which, as we have just said, when dictating facets of Coolie living and linked with entrepreneurship as an economic lifestyle, would pave the way for the creation of wealth.

4.1. Health as a case in point

ADATS and senior functionaries of the BCS⁴ chose health to dramatically illustrate what was meant. Permanence would mean that the same budget allocation of Rs 27 per member family per month (even if upwardly revised for inflation) would have to be found to finance the decentralised health budget after ADATS withdrew.

This would imply that Coolies will have the same level of income and the same type of diseases will be treated, year after year. As at present, small and chronic ailments will continue to be painfully tolerated through a process of shrugging off, big ones will be ignored for lack of adequate resources, and prevention will get a back seat. Only the middle ones will get partially treated.

Posterity would dictate that expenditures on health be steadily increased with more opportunity, increased income and enhanced knowledge. Very many so-called small ailments like migraine, myopia, ear ache and tooth ache, which could well be treated and not continually harass a person her whole life, can and will get attention.

We explained how increased income levels would result in more than proportionate increases in expenditures on health if accompanied with increased access to information and opportunity. Posterity would therefore compel the Coolies to strive for increasing their health budget beyond the present amount of Rs 27 per member family per month provided by ADATS. As to how they would effect this increase, we shall see a short while later.

5. DEBATES ON LIFESTYLE

Such deep and philosophical deliberations, even when practically conducted, inevitably led to a series of debates on the kind of lifestyle Coolies wished to lead. When posed as a question, we got mixed and varied answers. Some said they wanted economic growth. Others said they wanted to see a full stop to sexual discrimination and exploitation. Yet others spoke about caste and social custom acting as hindrance to growth.

These debates were initiated by the ADATS core group in the weekly Situation Meetings⁵. They were then carried down to all the CSUs and Clusters by the BCS President, BCS Secretary and 4 Field Workers, and reports were presented to the monthly BCS Meetings by the respective Cluster Secretaries.

It is not true to say that any of these debates had very definite or conclusive outcomes. They threw up strong positions and counter positions which no one could really escape mulling over. They contributed in varying degrees to forge that imperceptible trait in a people which we call character. This can only be measured in terms of resilience to fundamental and far reaching change.

5.1. "Become Rich in 3 years!"

As explained in the previous report, the slogan "Become Rich in 3 years!" had gained coinage and popularity with a certain spontaneity. Now everyone started examining it more

⁴ The Executive Committee jointly chaired by the BCS President and BCS Secretary and attended by 28 Cluster Secretaries from Bagepalli taluk

⁵ The weekly Situation Meetings are held from 6 p.m. till about midnight every Monday. They are an open platform for in depth discussion, usually attended by all the field and executive staff from all the 11 Areas

deeply. Somewhere in the back of many minds was a sense of guilt. They felt the need to qualify the slogan with a careful definition of terms, lest it lead to either ridicule as something unattainable, or to plain abuse. In fact very few meant or took the slogan literally.

Most BCS functionaries and senior ADATS staff alike started talking about how, while it was all very nice to talk about increasing family incomes, it was vital to safeguard against the tendency to develop *rakshasa manobhavam*⁶ whereby those gaining sudden affluence would somehow slip away from accepted societal norms and start behaving in an obnoxious manner - traditional and well aired fears about the *nouveau riche*. Closely connected to this were fears on the role of greed bordering on acquisitiveness.

But the authors of the slogan staunchly defended it. By Rich, we said with no trace of apology, we meant Rich. And by 3 years, we meant a very definite time period measurable as 3 calendar years. Rich was a total break from all past positions on poverty which seemed to grudgingly accept efforts by the poor to improve their situation. The new slogan represented a call to join ranks with those who could feed and clothe themselves, aspire for all material possessions, and take decisions regarding their own lives. This was, we maintained, different from raising levels of subhuman subsistence to new planes defined as tenable by anyone other than the poor themselves.

Fears of unseemly behaviour were unfounded because it would not be possible for the poor to become rich on their own. Only with community support would individual Coolies be able to achieve affluence. And community's role would be more than to support - it would include counsel and control. Coolie efforts to increase family incomes should be unconditional, without prior definitions of targets, and subject to no limitations. This time it should not be Coolies for the Coolie Sangha but the other way around.

We also defended the time frame of 3 years. The slogan should not be without a definite and measurable objective. The effort should not merely define the direction in which the Coolie Sangha would go, but control the outcome in tangible terms. Because there was an urgency. 3 years was long enough for a powerful force like capitalism to wreck havoc on large sections of the population. The choice before the Coolies was clear: either opportunise on opportunities, or join the ranks of the destitute.

As to the question of greed versus positive ambition, we felt the dividing line to be too thin. If this were to be narrowly misinterpreted as some kind of tolerance of bad behaviour, so be it. What we were saying was that if greed it were that provided the driving force for individuals to strive, then it was the function of the Coolie Sangha to come to terms with this human trait and develop counters to check its excesses. Not pretend that this was a problem which did not face the CSUs because of some idyllic choice supposedly made by an enlightened membership.

The authors of the slogan carried the day with grudging support from the more cautious. We suspect that this was largely because the Coolies had wholly identified themselves with the slogan, rather than due to any special powers of persuasion in us. But another fundamental question had to be raised and answered before the debate could be closed.

5.2. Why should borrowers repay CCF loans?

The most obvious answer to this question was that common decency so demanded. That community counter pressure would be too much for the borrower to bear if she chose to deliberately default, comes as a close second.

⁶ Quite literally meaning "traits of the devil"

Our question was whether this was not also true of membership in the Coolie Sangha itself? Was not the excruciating force of poverty the reason for most Coolies to join their CSUs? If this were the reason for their continuing to remain inside, what sort of community could the Coolie Sangha claim to be?

We suggested that everyone borrows to the hilt, as per their own utilisation capacity though, *their share* of the CCF capitals in the villages and forget repayment dates. Instead let each Member Coolie family reflect on whether she should repay at all.

“Rural credit had, after all, been mere subsidies to peasant existence. Why should the CCFs be any different? Don’t go away empty handed!” we said, “It is after all your own money and you have ground the wheels for 14½ long years, attending meetings week after week and following the uncompromising regimen of your CSUs.”

The BCS vehemently opposed our suggestion, saying that it would be interpreted as a call and sanction for fiscal indiscipline. Coming from so high up, they termed it irresponsible. But we persisted, saying that if they were serious about posterity, the question had to be asked.

Mere habit and force of circumstances should not account for membership in the Coolie Sangha of tomorrow. Only a conscious and deliberate choice of individuals, born out of a realisation in the role of community, could sustain a mass organisation beyond the external efforts of the interventionist.

Today, there is not a Coolie in Bagepalli who does not know that she need not repay her CCF dues (average borrowing = Rs 4,500) unless she really wants to. Conversely, she also knows that repaying on the due date will be her own personal statement, made of free will and as a conscious choice, that she wishes to live in a community of her peers.

Call it a referendum of sorts. One which will put an end to the Coolie Sangha of old and mark new beginnings. Coolies repaying their crop loans or the first instalment of their individual borrowing in December or January will have all the limitations of a referendum. It will be an isolated statement made at a particular point in time, a response to a challenge. Nevertheless it will give the rationale and moral sanction for ADATS’ withdrawal and the BCS emerging as an independent and self sustaining organisation of theirs.

Afterwards it is democracy and changing mandates which will, from time to time, dictate its course along twists and turns, ups and downs.

5.3. Caste and social custom

In their debate on the kind of lifestyle they wanted, Coolies began to examine social custom. They identified dozens of wasteful practices which did little but drain hard earned family earnings. Often these customs even had harmful consequences. They said they wanted to see a stop to these.

Once again we disagreed. We said that all they would achieve was to press a sensible pause button on practices which would be resumed at new heights of extravagance after income levels had risen. Instead we said there was need to recognise caste itself, and not just the mere practice of it, as a disruptive force.

While social custom may be a more blatant waste, it was caste itself which was the bigger culprit. Because caste eroded into personal identities and prevented the full development of an individual’s potential. In this sense, the stoppage of harmful practices could not be a precursor to economic development, but a product of it.

5.4. Promiscuity and the position of women

This debate had an explosive start. It started when the Executive Committee of the BCS was discussing 2 cases of second marriages. The first was a case where a blind girl was going to

be married off to an already married man by her CSU in order to give “*the poor thing*” some status and security in life. And the second was a man who was going to be forced by his CSU to marry his wife’s sister, who he had earlier raped on the day she attained sexual maturity.

Though they were considering severe strictures against the CSUs involved, the Executive Committee was applying the BCS rule against second marriages in a soulless manner, without any passion. The general attitude towards rampant and often forced sexual promiscuity in the villages burst a dam of pent up outrage in us.

We just could not reconcile a total lack of respect for women and their being considered as chattel slaves, with all the other talk about developing individualism. Individualism meant nothing if it were used to exclusively refer to only the male gender. A recognition of person status in women seemed to be totally lacking.

We pointed out how their position with regard to women resulted in an extreme personal distrust which Coolies had for each other. When it came to marital relations, no one seemed too comfortable with their partners or, for that matter, with their own gender mates. This distrust flowed into every other interpersonal relationship and platonic relations just didn’t seem to exist at all.

We asked how they could dare talk about individuals and community or any other kind of unity in an atmosphere charged with jealousies and suspicions, often with just cause and even among close superficial friends. For how long did they think they could ignore the problem by merely blaming it on a supposed infidelity (or was it sexuality?) in the nature of women alone?

This report is not the place to go into details on what was discussed. Suffice it to say that ADATS had enough credibility to ensure that deliberations were frank and open. Women and men both took an active part in hundreds of village level debates. It would have been difficult to gauge the extent of the distrust we just mentioned by sitting in on any of these village meetings. This, we suppose, reveals some sort of a sardonic but raw honesty. It was ADATS they trusted, even if to open up to one another, and not each other.

At about the same time, someone raised the topic of AIDS and HIV. Just about everyone was keen to know more about the syndrome. After a month’s campaign in the CSU Meetings⁷ where we spoke about how HIV was and was not transmitted, and what happened when a person finally developed AIDS, it was decided to culminate with a series of 1 day Awareness Days.

An expert clinical psychologist with a lot of experience in working with HIV positive people, was requested to conduct 5 Awareness Days. Over 1,000 Coolie men and women attended. The participation was so informed, unreserved and without bias that the expert was frankly amazed. All the 28 Cluster Secretaries requested her to please visit them in the villages so that they could go into the question of promiscuity at great length and in less abstract terms in order to finally tackle the problem.

We are not suggesting that patterns of sexual behaviour in the villages are going to dramatically change in the near future, or that a more acceptable norm of family life conforming to bourgeois decency is going to be introduced overnight. What we do claim is that women and men are serious about examining their private inter personal relationships. Any such scrutiny is going to be to the definite advantage of Coolie women.

⁷ We deliberately refused to use the Mahila Meetings as forum for discussing AIDS since this too could very easily be twisted to be a “woman’s disease”

5.5. Taking stock of wider changes

It took many weeks before the Coolies articulated what they wanted as the building of the BCS into a body capable of continually taking stock of changes in wider society, and helping the members to make necessary adjustments to survive with dignity and security in the rapidly changing political economy. That about summed it all up.

6. RE-EXAMINING BCS RULES

6.1. Creative minority

After many weeks of discussions, most CSUs understood the need for ADATS' withdrawal, the difference between permanence and posterity, started thinking of the kind of a life they wanted, and all the rest of it. Many sincerely opted for posterity and started making serious efforts to change their lives. But not all. Some CSUs were understandably sceptical. Differences in levels of understanding and enthusiasm existed even among members within individual CSUs.

We realised that such differences would always exist and there was nothing wrong in it. We recognised that there now was, and always would be, a creative minority which would have the role to provide directional leadership.

CHECKS AND CONTROLS...

Provided there were sufficient checks and controls to ensure that those providing such leadership could never claim as their prerogative any special or extra privileges. We knew that selfless service in leadership was always a desirable quality. But this could never be taken for granted. It could not be a viable substitute for inherent and systemic checks and controls built into the scheme of things.

...AN ALIEN CONCEPT

But even senior functionaries of the BCS found the idea difficult to grasp. We realised that they had grown up in a milieu where questioning the motives of leaders was sacrilegious. Normative values of non democratic society had conditioned them to regard the countless recurrence of corruption and abuse of power as mere aberrations. If found intolerable, they could be rebelled against on a case by case basis. But mental conditioning made it impossible for the victims to ever diagnose the phenomenon as endemic to a system based on blind trust and reverence.

It was ironic that forces which professed to be anti feudal, to the left as well as right of the political spectrum, had done nothing to alter this rather convenient state of affairs. Even more ironic was the fact that, in spite of all our self professed bourgeois orientation, ADATS had also failed to make an impression.

After having taken a special place of pride for granted for the past 1½ decades, we now realised that the breaking of this position was one of the key factors around which responsible NGO withdrawal would depend. The building of effective and systemic checks and balances within the newly emerging independent BCS would be impossible if our own position were not questioned.

6.2. Another look at BCS rules

This is why we initiated a serious exercise in all the CSUs to re-examine each and every rule of the BCS. We had to admit to the fact that these were, in some ways, rules which had been handed down to them, tainted by trust and blind faith. In the light of our new realisation, to claim that they were genuine and authentic procedures evolved by the Coolies themselves

would have been to stretch a boast. This was perhaps the case at the time of evolving the rules many years back when we had articulated their wishes. But a lot of water had flowed in the meantime.

The very real danger was that rules which went so far as to give a set of *do's* and *don'ts* to dictate the very style and content of day to day living for Member Coolie family families⁸ would not be sustained after the personality of ADATS disappeared. And we were hell bent on making this personality disappear, even if simply due to our passionate commitment to democracy.

Discussions started with examining membership rules. Whether only those who did not employ wage labour should be admitted into the Coolie Sangha; whether the village level CSU alone should continue to decide on admittance and removals; whether the membership fee of Re 1 per month was practical; etc. They similarly went into examinations of questions relating to CSU Representatives, CSU Meetings and minutes, Mahila Meetings, Sangha Funds, the CCF, the present system of central book keeping, and procedures for legal aid and aid distress.

6.3. Thematic pattern for discussions

These discussions followed a thematic pattern with 3 stages:

In the first instance, the Coolies had to examine what, in each CSU's own perception, could have been the *raison d'être* for having evolved a particular BCS rule regarding the weekly frequency of meetings, or one-third reservation in representation for women, or the 1 year term for all elected functionaries, or the call to contribute 10% of their income to the Sangha Funds, or whatever. The "real reason", it was emphasised, was not important at this first stage of discussions. What the Coolies in each CSU now thought was then the situation which justified a rule was more weighty for the exercise.

In the second instance, they examined the present situation to see if it had changed in any measure.

And in the third instance they discussed if this present situation would once again dramatically alter in the next 5-10 years. If so, what then should be the new BCS rule regarding whatever was being examined.

This exercise is still going on in the CSU and Mahila Meetings where they put aside some time every week to re-examine BCS rules. The discussions are heady and thrilling. The contributions to shaking off dependencies, democratisation, fostering pluralism and laying the basis for a lasting sustainability are evident.

7. DEVELOPING BUDGETARY SKILLS

In August 1992 we felt it time to ask the CSUs to start making their own budgets for the future. To the casual observer, this may sound rather strange since the Coolies already had abundant experience in making grassroots allocations for various projects like the DLDP 1st and 2nd phases. They also had a largely successful accounting experience gained through the handling of large sums of moneys in their CCFs, Sangha Funds and decentralised health budget.

⁸ "Don't go to a police station to resolve your disputes; you have no right to beat your wife; give 10% of your earnings from whatever source to the Sangha Fund; lay bare your personal financial status to the CSU..." are just a few examples

7.1. Budget realisation versus budget making

But the Coolies' previous experience was in the making of village and family allocation of grants obtained for them by ADATS. Skills needed to plan ahead for many years are not quite the same as the dexterity needed for the decentralised spending of moneys, or the realising of budgets.

Another type of adeptness is needed to gather and analyse vital statistics and financial information, apply principles and policies to make priorities, and anticipate income and expenditure. Also involved are mundane but equally important tasks like the ability to forecast cash flow, establish checks and controls, develop monitoring parameters, etc. The differences are as sharp as, for instance, between financial and economic skills.

Perhaps it will never be possible for each and every Coolie to become proficient in budget making, even if she vehemently contributed to day to day budget realisation. But unless there is a broad base of Coolies capable of following the intricacies involved in budget making, responsible NGO withdrawal is just not possible.

7.2. Another look at decentralised health

Health offered an excellent illustration since it was sufficiently broad based to evince the participation of each and every member in the exercise. This participation was necessary to demonstrate the 4 key elements in budgetary exercises - gathering of vital statistics and financial information, application of policies, finding the income, and deciding on expenditure patterns.

For the past 2 months the CSUs have been asked to make family by family statements as to how much each member spent on health in the past calendar year, how much of this was compensated through the decentralised health budget which their Mahila Meetings operated at the village level, and how the family managed to fill the gap. These statements form the vital financial information on which further discussions will be based.⁹

We are just entering the next phase of the exercise where all the BCS principles on individual and community, Coolie entrepreneurship, positive discrimination in favour of women, etc. will be applied to these findings.

Some CSUs and Cluster Meets have already started discussing whether the allotment of Rs 27 per member family per month is sufficient. Heated arguments are taking place as to whether any upward revision of this figure should be got from ADATS or from enhanced contributions to their Sangha Funds since there have already been dramatic increases in family incomes.

They are also wondering if increases in family incomes will ever be enough to meet increasing health costs. Or whether it would be more sensible to pool incomes and expenses in an attempt to spread costs evenly among the fortunate and less so.

This is not quite the same as the just mentioned argument on subsidies from ADATS. Think of it as the genesis of a decentralised village level insurance scheme if you like. Immediate thoughts that come to mind are on viability. But on the other hand, for semi-literate Coolies to reason and arrive at the basic premise which supports the concept of health insurance is remarkable, specially when one realises that it is not quite the same as the collective bargaining actions of the past that they are now talking about.

It will take many months more before they arrive at a level of health expenditure which they consider acceptable and firmly decide on sources of income for their health budget. But this

⁹ ADATS intends publishing the very revealing information that is emerging from this study after we get expert opinion to help the BCS interpret the figures. So we will stick to the less exciting aspects of the study in this report.

kind of planning, popularly termed as “*Rupee Anna Paisa*” talk, is quite different from complicated exposes and discourses on pure philosophy. Once they gain basic budgetary skills through a systematic look at health needs, the Coolies will similarly be able to undertake exercises in children’s education, a safety net and the rest of it in a fraction of the initial time and trouble.

8. SAFETY NET

Entrepreneurship does not entail just fairy tale scenarios of capital investment and extraction of profits. It also demands the taking of calculated risks to cover figures which can go sour. This ability to take risks is as vital as the availability of capital and avenues for investment. It is in this ability that Coolies are intrinsically weak.

From as early as mid 1991 when we started talking about Coolie entrepreneurship, they have shown a remarkably astute understanding of this aspect. They spoke about wavering fortunes in the health of any venture and the need to bounce the enterprising back to their feet when they hit all time lows. They spoke about the need for encouragement and pep talks, and a collective cheering on of the successful with renewed capital from the CCFs and other acts to inspire confidence.

What impressed us the most was the Coolies’ intuitive understanding of a Safety Net as being far more than just a fund to bail out the unsuccessful. They understood the concept to include the rescheduling of repayment dates, renewal of loans before they were fully cleared and a whole lot of other intricate support mechanisms which we honestly felt that bankers could learn from if at all they were serious about fostering more positive banking.

9. FINANCING THE FUTURE

The corpus capital needed by the BCS would be to the tune of about Rs 30 million. Then each of the 110 CSUs will realise a per capita interest earning of about Rs 100 per family per month, based on the present membership of about 3,000 families.

Each CSU will spend this interest earning on CSU maintenance, health, children’s education, a safety net, etc. And a part of the earning will be spent on common central expenses like the monthly BCS Meetings, salaries, etc.¹⁰ Where is this money to come from?

9.1. Sources of income

The Coolies have made a substantial contribution of about Rs 3 million through small every day contributions to their Sangha Funds. By the time all external funding for Bagepalli taluk stops in the next 2-3 years, this figure should have grown by about Rs 1 million a year.

Since most BCS expenses will continue to be met by ADATS with funds from our northern partners, a substantial part of these new Sangha Fund collections will be unspent at the end of each fiscal year. Such unspent balances will, as per the rules of the BCS, add to the corpus fund of Fixed Deposits in the names of individual CSUs. It is therefore realistic to expect Sangha Funds to have reached about Rs 5-6 million by 1995.

Productive assets like the 42 acre BCS farm and the poultry¹¹ may not have started making profits. But this does not matter. They should not be viewed as only income generating enterprises. They also are asset creating ventures since their values have already appreciated from Rs 5 million spent on developing them, to more than Rs 10 million in today’s market. It may,

¹⁰ Please note that this is just an arbitrary figure for the purpose of this exercise. We are not trying to preempt the budgetary exercise being undertaken by the CSUs

¹¹ These were built up by the Coolies due to very careful money management by the CSUs during the implementation of the DLDP 1st Phase project

in 1995, turn out to be more sensible to sell these assets and add the proceeds to the corpus fund of the BCS than to wait for them to start making profits.

A combination of Sangha Funds in 110 CSU bank accounts and the income from the productive assets (or maybe the interest earned from the sale proceeds) will meet about half the CSU expenses.

The additional need to plough a part of the Sangha Funds into the CCFs in order match the gap between real and nominal values of CCF capitals will be met by ploughing back a part of Sangha Funds which will keep getting generated year after year through 10% of CCF borrowing itself.

But however we look at it, half will still be left uncovered. This is why the BCS has no option but to approach our northern partners to help match their corpus fund in the next 2-3 years.

9.2. Character of the endowment fund

But such endowments¹² cannot be built with funds alone. It is vital that each and every Member Coolie family and her family is aware of the need to build such an opportunity which will give permanence to a particular type of living and striving. They have to all together and individually dream the concepts behind such an endowment and derive the concrete objectives by themselves.

They then have to work out the minute details of the operational mechanisms and checks and controls to govern such an institution, keeping in mind that they are planning for a very long term entity, stretching into a mortal eternity.

Only such an acute and broad based awareness will make the endowment work. Otherwise the Coolies' control over it will only be nominal and at the behest of the few persons who actually sign the cheques, however well meaning their intention may be.

9.3. Finding a personal identity

The creation of such an endowment is not a new thing or thought. It started in 1985 when we first gave the call for the Coolies to contribute 10% of their income, from whatever source, to their respective village level Sangha Funds.

Every time a collie contributed a few coins or soiled notes into the dumb box in her village, she reflected on the posterity of the Coolie Sangha and made a personal statement in her own diction and vernacular. Later she found a recognition of her opinion as well as contribution in a larger sum which was perhaps too big for her to fully comprehend in quantum. But still it was *hers*'s. Like all the glittering jewels studded in the crown of the deity through contributions she had made into the *Hundi*¹³ in the temple at Tirupati...

It is these very personal feelings of belonging which are getting articulated and falling into shape through the just described debates on lifestyles.

Even if a northern NGO were to contribute half of the capital required to set up an endowment fund, it would still be an organ which belonged to the thousands of individual Coolies and their families. This is the passion behind the Sangha Funds; something quite separate and different from mere transparency.

¹² Though the term *endowment* means a bequest from outside and *corpus* is an accrual of the Coolies' own unspent savings, please note that both terms have been used interchangeably in this report

¹³ Dumb box where moneys are collected

9.4. Coolie control

Our role in the shaping of this endowment fund should be restricted to acting as a sounding board, checking out on statutory and fiscal legalities, exploring safe forms of investment, and liaising with the northern NGOs. Just as with the Sangha Funds, we do not foresee any ADATS role in either holding or handling this endowment fund. It is for this reason that we insisted on a re-examination of BCS rules.

But passion alone is not enough to make something work, even when it will not without it. Formal procedures and safeguards have to be built by the Coolies themselves. It is for this reason that the exercise to develop budgetary skills is being undertaken.

The Coolie Sangha can strive for permanence only if it is firmly entrenched in a pluralistic and participatory democracy. This will immediately translate into the endowment being as split and fragmented into village level CSUs as the Sangha Funds presently are, with village level elected Coolie functionaries themselves controlling the earnings from the fund, and all the Coolies together controlling the capital itself.